

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Alex Rodriguez-Soto  
Debtor

Case No. 19-05467-MJC  
Chapter 7

District/off: 0314-4  
Date Rcvd: Nov 10, 2021

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Alex Rodriguez-Soto, 200 Houtz Lane, Port Matilda, PA 16870-8728
5320756	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5285991	+ McQuaide Blasko, 811 University Drive, State College, PA 16801-6699
5285992	+ Mount Nittany Health Systems, 1800 East Park Avenue, State College, PA 16803-6701
5285994	+ PennyMac, 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361-3027
5331642	+ PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5285995	+ Seven Mountains Medical Center, 16 West Market Street, Lewistown, PA 17044-2178
5285998	+ TruGreen Lawn Care, 5967 Nittany Valley Drive, Mill Hall, PA 17751-9187

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
5285982	Email/Text: amscbankruptcy@adt.com	Nov 10 2021 18:42:00	ADT, 1501 Yamato Road, Boca Raton, FL 33431
5323311	+ EDI: PHINAMERI.COM	Nov 10 2021 23:48:00	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
5285984	+ EDI: CAPITALONE.COM	Nov 10 2021 23:48:00	Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285
5317557	EDI: CAPITALONE.COM	Nov 10 2021 23:48:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5285986	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 10 2021 18:55:27	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
5285987	+ Email/Text: bankruptcynotices@devry.edu	Nov 10 2021 18:42:00	DeVry University, 1200 E. Diehl Road, Naperville, IL 60563-9347
5285988	+ EDI: PHINAMERI.COM	Nov 10 2021 23:48:00	GM Financial, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102-6854
5285989	+ EDI: CITICORP.COM	Nov 10 2021 23:48:00	Home Depot/CitiBank, P.O. Box 6500, Sioux Falls, SD 57117-6500
5285990	+ EDI: PHINGENESIS	Nov 10 2021 23:48:00	Indigo/FS Card Services, P.O. Box 4477, Beaverton, OR 97076-4401
5285985	EDI: JPMORGANCHASE	Nov 10 2021 23:48:00	Chase Bank, P.O. Box 15298, Wilmington, DE 19850
5329938	Email/PDF: resurgentbknotifications@resurgent.com	Nov 10 2021 18:55:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5285993	+ EDI: NAVIENTFKASMSERV.COM	Nov 10 2021 23:48:00	Navient, P.O. Box 9500, Wilkes Barre, PA

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5316109	+ Email/PDF: resurgentbknotifications@resurgent.com	18773-9500	
5321697	EDI: Q3G.COM	Nov 10 2021 18:55:44	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
5285997	EDI: TDBANKNORTH.COM	Nov 10 2021 23:48:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
5285996	+ EDI: WTRRNBNK.COM	Nov 10 2021 23:48:00	TD Bank, P.O. Box 84037, Columbus, GA 31908
		Nov 10 2021 23:48:00	Target, P.O. Box 1581, Minneapolis, MN 55440-1581

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5321135	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5285983	##+	American HomePatient, 5200 Maryland Way, Suite 400, Brentwood, TN 37027-8034

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2021 at the address(es) listed below:

Name	Email Address
John William Lhota	on behalf of Debtor 1 Alex Rodriguez-Soto JLhota@mkclaw.com
Leon P. Haller (Trustee)	lhaller@pkh.com llynard@pkh.com;lhaller@ecf.axosfs.com
Rebecca Ann Solarz	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmllawgroup.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Alex Rodriguez-Soto**  
First Name Middle Name Last Name  
Debtor 2 (Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 4:19-bk-05467-MJC

Social Security number or ITIN xxx-xx-8959

EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alex Rodriguez-Soto

**By the court:**

11/10/21



Honorable Mark J. Conway  
United States Bankruptcy Judge  
By: Tonia Wilson, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**